

Hyatt Group Legal Plan

Insured by:

Metropolitan Property and Casualty Insurance Company
700 Quaker Lane, Warwick, RI 02887

Group Legal Services Insurance: Declarations Pages

Page 1 of 4

Date of Declarations: August 1, 2003

Group Contract Number: 494/0010

Plan of Coverage: MetLaw Custom

Effective Date: August 1, 2003

Name and Address of Contractholder:
State of Utah

Situs: This contract is governed by the laws of
the state of Utah.

CONTACTING HYATT

You may contact Hyatt Legal Plans, Inc. by internet website, phone, or mail.

Internet website: www.legalplans.com

Phone: **1-800-821-6400**

Mail **1111 Superior Avenue
Cleveland, OH 44114-2507**

COVERAGE DESCRIPTIONS AND ADDITIONAL DEFINITIONS

"Eligible Employee" means each employee who is regularly scheduled to work 20 hours per week or more at his or her regular place of employment.

Coverage for Dependents: is provided under this Plan.

Re-enrollment: occurs automatically.

"Dependents" includes the Participating Employee's lawful spouse and Child.

Forms and Endorsements:

MP&C GLS 001-DEC, MP&C GLS 001, MP&C GLS 001 CLS Sch, MP&C GLS 001 Cert.

MP&C GLS 001-DEC-Utah

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Group Legal Services Insurance: Declarations Pages

Page 2 of 4

COVERAGE DESCRIPTION AND ADDITIONAL DEFINITIONS continued

“Child” means children for whom the Participating Employee and lawful spouse is (are) parent(s) or legal guardian(s) and who are:

- dependent upon the Participating Employee for over half of his or her financial support;
- unmarried; and
- under the Limiting Age.

No Child who, because of a mental or physical handicap, is incapable of self-support and is fully dependent on the Participating Employee for support, will cease to be a Child because he or she has reached the Limiting Age.

“Limiting Age” for a dependent child means 26 years of age.

“Initial Plan Year Period” means August 1, 2003 through July 31, 2004.

“Renewal Date” means August 1, 2004 and each 3-year anniversary thereafter.

PARTICIPATION FEES

This is a Contributory plan. **“Contributory”** means Participating Employees pay all or part of the Participation Fees.

The Participation Fee is \$14.60 per month per Participating Employee all of which is paid by the Participating Employee. The Due Date for the payment of Participation Fees to Us is the 1st day of each month beginning with the Participation Fee due August 1, 2003.

ADDITIONAL PROVISIONS

Dispute Resolution

This plan is-subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Administrator is the named Claims Review Fiduciary. This means that the Administrator is the fiduciary charged with discretionary authority for determining Plan services and for the interpretation of Plan terms in connection with the full and fair review of claims that have been denied in whole or in part, which review is required by Section 503 of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

If any dispute or controversy arises among:

- Metropolitan
- the Contractholder, and/or
- the Administrator

Group Legal Services Insurance: Declarations Pages

Page 3 of 4

it will be resolved as follows:

- Representatives of the parties in dispute will, in good faith, attempt to resolve the dispute or controversy within thirty (30) days of the written request of any aggrieved party.
- If the dispute or controversy is not settled within the thirty(30)-day period, the parties to the dispute or controversy may mutually agree upon a process to resolve it.
- This Section is not intended to limit the legal options of a party to a dispute or controversy if the dispute or controversy cannot be resolved, or a process to resolve it cannot be agreed upon, within the thirty (30)-day period.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between Plan Attorneys and their Covered Person clients.

ENROLLMENT MATERIALS

Subject to Our review and written approval, the Contractholder will be responsible for printing and distributing enrollment materials to all employees.

PERIOD FOR NOTICE TO END OR AMEND THE CONTRACT

90-days notice before the Renewal Date.

Group Legal Services Insurance: Declarations Pages

Page 4 of 4

Covered Legal Services

CONSUMER PROTECTION <ul style="list-style-type: none">• Consumer Protection Matters• Small Claims Assistance CRIMINAL MATTERS <ul style="list-style-type: none">• Juvenile Court Defense DEBT MATTERS <ul style="list-style-type: none">• Debt Collection Defense• Personal Bankruptcy• Identity Theft DEFENSE OF CIVIL LAWSUITS <ul style="list-style-type: none">• Administrative Hearing Representation• Civil Litigation Defense• Incompetency Defense DOCUMENT PREPARATION <ul style="list-style-type: none">• Affidavits• Deeds• Demand Letters• Mortgages• Notes DOCUMENT REVIEW FAMILY LAW <ul style="list-style-type: none">• Name Change• Premarital Agreement	<ul style="list-style-type: none">• Uncontested Adoption• Uncontested Divorce• Uncontested Guardianship or Conservatorship REAL ESATE MATTERS <ul style="list-style-type: none">• Eviction Defense• Tenant Negotiations (Tenant Only) TRAFFIC MATTERS <ul style="list-style-type: none">• Restoration of Driving Privileges• Traffic Ticket Defense (No DUI) WILLS AND ESTATE PLANNING <ul style="list-style-type: none">• Living Trusts• Living Wills• Powers of Attorney• Wills and Codicils
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